.. New York .. Stock Market

SHARP RECESSIONS IN LONDON MARKET

Prices Also Recede Here, but in Afternoon There Is Rally.

NO ENTHUSIASM MANIFESTED

Toward Close Selling Movement Starts and Figures Go to New Low Levels.

BY BROADAN WALL.

W York. October 23.—Pennsylvania fell sy 14, and this in face of a market that comparatively steady, though dull. The char held many points above the other cent issues. The high investment value ries Pennsylvania has hitherto entitled a range of series above Baltimore and . Atchison and Southern Pacific, Discable runners were affoat that inflavornews would later account for the weak-

New York, October 22.—In spite of a severe break in stocks at the outset to-day, the market made a fairly good showing. After declines of 193 points among the leading speculative shares, with an outpouring of offerings, which threatened to upset the market badly, a better demand developed. The list moved off from the best figures in the late dealings, but the close was well above the low points for the day. To-day's report of the idle car movement showed that there was a shortage of freight cars. Rates for both time and call money to-day were lowered, Improvement in investment conditions was indicated by the floating of several bond issues.

By Caskie G. Burch & Co.,

Richmond, Va., October 12, 1912,

SALES AT BOARD.

Virginia Railway and Power Co. com.—15
XI 5212.

STATE SECURITIES.

Bid Asked,
Virginia 28, Old, C and R. 1522.... 832
Virginia 28, Old, C and R. 1522... 832
Virginia 29, Old By Caskie G. Burch & Co., Stock and Bond Brokers, 1915 E. Main Street,

RAILROAD BONDS. RAILROAD BONDS.

A. C. L. R. R. Con. Tr. 4 p. c. 51
A. C. L. R. R. Conv. deim 48, 1925. 51
C. and O. Gen'l M., 4428, 1922. 56
Georgia, Sou. and Fin., 1945. 192
Georgia and Ala. Con. 58, 1945. 192
Georgia and Ala. Con. 58, 1945. 192
Seaboard Alv. Line 48, 1950. 83
Seaboard Alvistment 58, 1949. 72
Southern Railway 1st 18, 1934. 193
Southern Railway 1st 18, 1934. 193
Southern N. C. 184 Sc. C. 1914. 193
STPELET BY STOCKS. (Furnished by Levy Commission Co., Com-STREET RY, STOCKS. Par. a. Ry, and Power Co. pfd., 100 er a. Ry, and Power Co. com., 100 f. RAILROAD STOCKS Bld Asked HALLHOAD STOCKS Bid As Atlantic Coast Line com 19 114 Chesapeake and Onto 100 160 160 170 Norfolk and Western rom 100 160 180 R. F. and P. Div Colisation 100 170 Semboard Air Line pfd 100 45 Semboard Air Line com 100 180 Southern Railway pfd 100 16 Southern Railway pfd 100 170 Southern Railway com 100 212 BANK AND TRUST CO. STOCKS. Lichmond Bank and Trust Co. 25 24 Savings Bank of Richmond 25 52 Virginia Trust Company 100 158 West End Bank 54 4

MISCELLANEOUS. Va.-Car. Chem. pfd. 8 p. c.....160 35

Quotations for interest-paying bonds are st a price to which interest must be added. Sides well smoked, ib. 17 0 18 Sides well smoked, ib. 17 0 18 Shoulders, well smoked, ib. 16 07 17 ness are flut.

BOND LIST

THE UNION BANK OF RICHMOND 1104 EAST MAIN STREET. \$1.00 MAKES A START, 3 PER-

Official Range and Sale of Stocks in New York

	O moral	ı tuı	50	and	1 00	110	Of Stocks III New Tolk
ales.	Stocks.			A STATE OF THE STA	Clos		Sales. Stocks. Closin
	Allis-Chalmers	Open.		Low.	Bid. A		Open. High, Low, Bld. Ask
	Allis-Chalmers ufd		* * *		144	18	110 Liggett and Myers, com. 211 213 211 210 2
1.300	Amalgamated Copper	743	764	731	746	749	Liggett and Myers, pfd 107 1
	Am. Agr. Chem., com.				438	45	Lorillard Tobacco, com
100	Amer. Beet Sugar, con	1. 93	9.9		229	234	
5,200	American Can	201	314	301	302	31	Mexican Petroleum 645
	American Can, pfd	91	91	902	902	914	300 Miami Copper 22 22 22 22
100	Amer. Car and Fdry.	44	44	44	44	447	600 Mo., Kan. and Texas 194 20 194 194
	American Cotton Oil.				38	394	900 Missouri Pacific 29 294 289 281
	Amer. Hide and Lea.,	pr	4.6		20	22	National Biscuit 1196 1
200	American Linseed Oil.		152	500.0	8 4	1.0	100 National Lead 445 445 445 44
100	American Locomotive	31	31	31	304	313	600 New York Central 954 954 954 954
800	Amer. Malt Co., pfd American Smelting	425	425	423	41	424	100 N. Y., Out. and Western, 27 27 27 264
	American Snuff, com.	634	633	624	623	165	100 Norfolk and Western 1034 1034 1034 1034 1
	American Sugar		* 1 4	* 1.5	156	110	100 Northern Pacific 1071 1071 1064 107 1
800	Amer. Tel. and Tel. Co	100	1223	1219	1211	1213	100 Pacific Mail 1001 1001 1001 1001
500	American Tobacco, con	m 9254	1281	235	237	2398	1,300 Pennsylvania 1095 1095 1085 1081 1 600 People's Gas 1276 1246 1245 124 1
	American Tobacco no	71			101	102	600 People's Gas
100	Anasonda Conner	25.3	354	354	353	354	100 Pittsburgh Coal, com 201 201 201 201
out.	Atchison	931	935	93	93	937	100 Pressed Steel Car 25 25 25 25
160	Atlantic Coast Line	1144	1145	1145	1144	1149	Ry. Steel Spring, com 244
500	Baitimore and Ohio	. 93	934	924	93	934	38,700 Reading 1614 1624 1604 1614 1
00	Bethlehem Steel Co., co	om 30	30	30	297	324	100 Republic Iron and Steel. 191 191 191 191
00	Bethlehem Steel Co., p	fd 70	7.0	7.0	704	73	200 Republic I and S., pfd., 791 791 791 191
000	British-Amer. Tob. Co	251	254	244	244	25	2,700 Rock Island 138 135 125 13
200 4	Brooklyn Rapid Trans	it. 861	864	862	868	867	1.600 Rock Island, ptd 191 191 191 19
00 6	Central Leather, com. Canadian Pacific	201	202	208	209	21	400 Seaboard Air Line, com 174 184 174 18
00 6	alifornia Petroleum .	105	2277	168	2262	2274	1,800 Scaboard Air Line, pfd., 474 48 47 47
00 0	hesapeake and Ohio.	. 561	57	562	567	57	St. Louis-Duthw., com
('hicago Great Wester	001			112	124	100 Sloss-Sheffield 29 29 29 27 8,900 Southern Pacific 864 874 864 862
00.0	'hi. Great Western, pf	d		****	2.7	29	800 Southern Raisway 224 224 221 221
90.0	Thi., Mil. and St. Paul	. 101	1011	1011	1003		Southern Railway, pfd 224 224 221 221
100	'olorado Fuel and Iron	274	27 4	271	274	284	Southern Railway, pfd
	colorado and Southern				267	28	Southern Railway, pfd
	onsolidated Gas					130	Texas Pacific
00 0	orn Products, com	10	10	1.0		10	36,800 Union Pacific 150g 1514 1492 150 1
00 1	Den. and Rio Gran., con	n			18	19	200 U. S. Cast Iron Pipe, com 9 9 9 9 9 9 9
00 1	Grie darmaga	13	273	- 6	271	271	1.500 United Cigar Stores 93 934 924 924
1	erie, 1st pfd	. 42g	4.3	4.2.9	428	43	300 United States Rubber 594 594 594 584
00 (Jeneral Electric	1100	1400	1409		141	87.200 United States Steel 568 571 564 561
- (ico. W. Helme Tob. C		1408			180	200 United States Steel, pfd. 106 106 106 106 1
00 C	ireat Northern, ofd	1231	1239	123%		124	VaCar. Chemical
00 €	ireat Northern Ore Cti	R. 334	331	325	321	334	Va. Ry. and Power, com
00.1	Ilinois Central	1071	1071	1071		1071	Via Da mad Domina w.f.d. no.
00 I	nterboro-Met	132	131	139	134	132	Wabash
1 00	nterboro-Met., pfd	57	574	5.7	57	100	100 Wabash, pfd 103 103 103 10
1	nt. Harvester, com			200	1017	103	Western Union 631
· canl	nt. Mer. Marine, com.		***	200	3 1	1	Weyman-Bru, Tob., com
00 1	nternational Paper	. 73	7.2	7.3	7.1		1,700 Utah Copper
100	nt. Paper, pfd			HERE'S	33	44.0	600 tay, Cons. Copper 187 187 187 185
00 1	Cansas City So., com	244	249	248	211	27.0	Total sales for day, 304,200 shares,
UUL	schigh Valley	1002	1504	150	1495	100	Total sales for week (four days), 1,440,900 shares.

	Liggett and Myers 5s	
t	Liggett and Myers 7s (bid)	3
	Lorillard Company 5s (bld)	
t	Lorillard Company 7s	1
t st	Lorillard Company 7s	1
1	Seaboard Air Line stamped 4 (asked)	Ī
3		
	Southern Railway 4s	
	Court in Italians is a construction of the control	
20	Southern Railway 5s	3
	United States Steel 2nd 5s	
	United States registered 2s, 1930 (bld)	
	United States registered 3s. 1918 (bid)	١
e	United States Panama 3s (bid)	
	Virginia-Brown Bros. ctfs. (bid)	
904	Virginia-Car. Chem. 1st ôs	
0		
•	Va. Ry. and Power Co. 5s (asked)	
	Wabash deb. 4s (bid)	
	Wabash-Pitts, Term, 1st 4s (bid)	

COTTON MARKETS.

trusther recovery in United States government 2s, while perhaps the best news of the day was the ahmouncement that almost all of the railway rolling stock is now in neitive use. Idle car figures were given as 1,000 as of October 1s, compared with \$5,000 as of 15,000,000 in buildon, the ratio of reserve in up 2 points at the Bank of England. The Bank of France made a gain of \$5,000 in gold and a reduction of \$2,000,000 in octstanding circulation. While these figures were favorable, they were without stock market effect.

Our own money market remained unchanged, although interior banks again drew heavily against New York as announced heavily against New York has announced heavily against the fact that the Hoston and Maine needed some \$2,000,000 within the next six months if the road is to be keep out of he hands of a receiver.

New York October 23—To-day's cotton market was nervous and unsettled. December cotton selling at 14.05, but offerings showed a tendency to increase on advances, while fluctuation of a reaction after the recent big advance and a tendency to ward a further reduction in crop views, owing to continued bad weather reports from the Southwest was steady but several points higher to 3 points lower, near months being relatively firm. Reports heavy rains in the Southwest and builties and prices soon cased of he hands of a receiver.

New York October 23—to spice to total receive and the market made a fairly good showing. After excellent and the leading the prices and a renewal of built support. The spints of 1st and the prices and a renewal of built support. The spints of 1st and the prices and a renewal of built support. The spints and prices conditions of 1st and the prices and a renewal of built support. The spints among the lead

9	*****			
	Cotton futures closed ste	eady:		
1	. Open,	Hilgh.	Low. (lase.
e	October14.29	14.22	14.07	14.13
	November	13.89	13.89	13.56
8	December	14.0.	13.54	10.50
1	January	13.81	13.63	13.7
8	February	*****		13.7
t	March	13.80	13.63	13.73
N	April			13.73
•	June		*****	13.63
	July	13.67	13.54	13.55
	Spot cotton, steady; m	iddiling	upl	ands,

LOCAL MARKET QUOTATIONS,

mission Merchants, Richmor , Richmond, Va., Octob			1010
ACTUAL WHOLESALE QUOT.	TI	os	OF
MARKET.			1000
LIVE POULTRY.			
Turkeys, large, fat	10	10	6476
Chickens, choice, small, 1b	-500	60	
Chickens, choice, medium, 1b		SE.	19
Chickens, large, lb		10	18
Hens. Ib		590	18
Roosters, each	40	51	45
Geese, fut. large, each	\$5	50	
Geese, small, each	60	57	20
Ducks, large, young, lb	15	90	
Ducks, small, young, 1b EGGS-Crated.	13	63	
In crates, nearby, fresh, doz .		36	66
In crates, other sections, doz.		66	
Guinea eggs, dez.		90	
Family, choice, fresh, lb	:22	12	251
Merchants', fair, th	-	ď	
Veals, choice to fancy, lb	16	29	103,
Venls, poor to thir, lb		Sir	91
Calves, runners, Ib		72	7
Sheep, ib		60	
Lambs, spring, It	17	20	71
Cattle fair to prime like	4	1000	100
Hogs. 1b	81	211	9
Hogs. 1b. COUNTRY-CURED BAC	OS	\$0108	
Hams, well smoked, small, lb.,	(94)	1	23
Hams, well smoked, large, 1b.	770	68	21
Sides, well smoked, lb	17	11	78

American Tobacco Co. old 68 118 Tallow Atlantic Coast Line 1st 4s. 9014 Atlantic Coast Line 1st 4s.

2 red, var. browned to the state of the stat

CHICAGO GRAIN MARKET.

CHICAGO GRAIN MARKET.

Chicago, Ill., October 23.—After undergoing considerable depression, wheat to-day ralled when increased receipts at Minneapolis and Duluth were explained as due to a temporary cause, the clearing out of many rallway side tracks. The market closed firm, 14.444c, over last night. Corn finished 14.94c, up; oats with a gain of \$4.95c, and provisions dearer by 25c, to 125415c.

Cash grain closed; Wheat—No. 2 red, 995.99
(2c.; No. 2 hard, 815.948c, No. 2 northern, 8508N19d.; No. 2 spring, 86528Nc. Corn—No. 2, 254479c.; No. 2 spring, 86528Nc. Corn—No. 2, 254479c.; No. 2 spring, 86528Nc. Corn—No. 2, 254479c.; No. 2 data—No. 2 white, 495.49 illier; standard, 494.944c.

Leading futures ranged as follows;

Leading futures	ranged Open.			Close.
WHEAT-	31936		SWIIME	C.0c.
Dec	54	\$4%	8354	5454
May	50	891	88%	89
CORN-	5 9200	7550 M.J	0.578	0.4
Dec	6.000	6531	6734	6501
May		701.0	12945	70%
July	69	701.	699	76
OATS-		1.5	170000	40
Dec	2917	398,	38%	20954
May		135-	4234	439
July		425		100774
MESS PORK-Per	Astel "		4174	425
Jan		19.63	19.50	19.65
May	19.75	19.80	19.67	19.89
BARD-Per 100 lbs	10.	4414.019	3.55.94	10,89
Oct				10.47
Nov	10.50	10,52	10.50	1050
Jan		10.50	10.42	10,50
May		10.67	10.60	19.67
SHORT RIBS Per			10.00	20204
Oct.		10.50	10.47	10.50
Jan.		10.42	10.37	
May		10.57		10.42
Mary reserves	\$10,444	10,04	10.50	19,57
Baltimore, Md.,	Dotoba		Vibra t	
spot. No. 2 red, 99	Larry Ser		o meach	-Intery
ern, 90%e.; south	orn la		Terri,	West.
southern on grad	1.	GE 100 11 1		AGE GOOD !
ceipts 1,769 bushel:		100000	Cor	H-116-
white 4the	- Chite	L III	161. 211	THEFT

ì	white, 4115c.			
	RICHMOND GRAIN MAI	2161	246	
Ì	Richmond, Va., Octo			
ij	WHOLESALE QUOTATIONS OF			40.40
į	WHEAT-Car lots.		HA	20
	No. 2 red. Western (new)		60	54
	No. 2 red. Virginia (now)		20	9
	No. 3 red (new)		40	91
	Virginia, bag lots (new)	85		93
	Va., bag lots (for seed, new).	95		1.06
	CORN-Car lots.	2,18	3.6	4.00
	No. 2 white		199	77
	No. 3 white	76	25	• • •
	No. 2 mixed	76		
	No. 3 mixed		97	70
	Virginia, bag lots.		60	78
	Corn on the cob			78
	Corn on the cob		60	**
	No 0 minut		69	40
	No. 3 mixed		50	40
	No. 2 White		91	
	No. 3 white		35	43
	Winter seed, bag lots		62	
	RYE-Car lots.	13	48	60
	No. 2		160	

Following are the quotations	on	the	Itt
mond Hay Exchange:			
Car lots-			
No. 1 Timothy		107	201
Standard		68	20.
NO Timothy		(49)	19
No. 3 Timothy	15.00	1 60	141
Light Clover, mixed			20
No. 1 Clover, mixed		107	14
No. 2 Clover, mixed	15 00	67	16
No. 1 Clover	300	rest in	ex 1
No. 2 Clover	No	reite	SVI
HAY-Sample	41.	2000	
STRAW-Compressed	5.0	61	
Loose-pressed, large bales	10.00	1 61	
CATTLE MARKET	47		
CATTLE MARKET	э.		

A Level-Headed Man

Said the other day that we had performed a real service in this community by impressing the importance of every man's making a will.

That is certainly what we have tried to do!

Of course we desire prudent men to appoint this Company their Executor and Trustee. We believe it is to their interest to do so.

But whether they appoint us or not, they owe it to themselves and to their families to make a will.

Virginia Trust Co.

"The Safe Executor,"

RICHMOND, VIRGINIA.

Our own Resources\$2,500,000.00 Investments Held in Trust.....\$3,700,000.00

Established 1892.

SUFFRAGE LEAGUE IN ANNUAL SESSION

Reports Show About 1,800 Members in Thirty-Nine Local Organizations in Virginia.

MRS. VALENTINE PRESIDENT

Invitation Extended Convention to Hold Next Meeting in Roanoke.

made in the State during the past state of the State during the past space of the state of the space of the state of the space of the s made in the State during the past is \$1,667,000.

It was held in the parlor of In Virginia there is no bar to mar-

PETERSHURG PEANUT MARKET.

(Reported by Rodgers, Plumimer & Co., Inc.)
Petersburg. Va., October 22.—Peanuts—
Spanish—Shand hots of new crop arriving on market; price, \$1.50 per bashel; quadity good.
Virginias—New crop, few arriving; market firm, ertra prime, \$2.60. Old Virginias—Fancy stock quoted at \$15.93 c.

DRY GOODS MARKET.

New York, October 22.—Cloth and cotton yarn markets ruled firm to-day. Fancy dress goods were in denand. Raw silk was easier.

NAVAL STORES.

Wilmington, N. C., October 23.—Spirits Turpentine—Steady at \$1.50; receipts \$5 tasks. Rosin—Steady at \$1.50; receipts \$6 barrels. Crude Turpentine—Firm at \$2.20; receipts \$6 barrels. Crude Turpentine—Firm at \$2.20; receipts \$6 barrels. Crude Turpentine—Firm at \$2.20; receipts \$6 barrels. Crude Rosin—Steady at \$3.50; receipts \$6 barrels. Prime at \$2.20; receipts \$6 barrels. Crude Rosin—Firm: sales \$2.50 streets \$1.50 streets

The committees appointed were as follows: Revision of Constitution-Mrs. John

Revision of Constitution—Mrs. John H. Lewls, chairman; Mrs. W. W. King. of Staunton; Miss Roberta Wellford, of the University of Virginia.

Nominating Committee—Mrs. George W. Richardson, Marion, chairman; Miss Lucy Mason, Richmond; Miss Rose McDonald, of Alexandria.

Resolutions—Miss Mary Johnston, chairman; Mrs. Louise Collier Willcox, Norfolk; Mrs. Kate Waller Barrett, Alexandria; Mrs. H. C. McDowell, Lynchburg; Mrs. J. Tyler Jobson, Richmond.

rett, Alexandria; Mrs. H. C. McDowell, Lynchburg; Mrs. J. Tyler Jobson, Richmond.

To-morrow morning at 10 o'clock at the Carroll Hotel, another business session will be held, when the election of officers will take place. To-morrow afternoon the delegates will visit the Woman's College, and thereafter will be entertained by Mrs. P. A. Krise, at her home, on Rivermont Avenue. To-morrow night at the City Auditorium, Dr. Anna Shaw will speak.

To-night the City Hall was too small to accommodate the crowd which turned out to hear the addresses, and an overflow meeting was held in the parlor of the Hotel Carroll, where addresses were made by Mrs. Stephen Putney and Miss Mary Johnson, of Richmoud, and Mrs. Proctor Wilcox, of Norfolk.

These women also addressed the regular meeting, together with Mrs. Kate Wheeler Barrett, of Alexandria, national head of the Florence Crittenden work, and by Rev. Anna Shaw, of Boston, president of the National Woman's Suffrage League.

Mrs. Shaw, at the City Auditorium, will, it is understood, launch a campaign against the re-election of Congressmen and Senators who oppose woman's suffrage in Congress.

The Confederate Museum TWELFTH AND CLAY STREETS. Open 2 A. M. to 5 P. M. Admbiasion 25c. Free on Saturday

WERTENBAKER URGES FULL INVESTIGATION

New Officers Elected, and Washington Chosen as Next Meeting Place.

by the members, was suggested at the first session of the Equal Suffrage League of Virginia State Convention here this morning. The suggestion was made by Mrs. Stephen Putney, president of the Wytheville Equal Suffrage League, and seemed to receive the hearty approbation of the assemblage. Otherwise the opening session was given over to addresses of welcome, resistance and reports on the progress made in the State during the past Many people who pass as normal are really feeble-minded to a certain degree. Twenty-five per cent of criminals are feeble-minded, and out of 100 children committed to a New York detention home, sixty-seven were feeble minded. The estimated cost of caring annually for Virginia's feeble-minded is \$1,067,000.

In Virginia there is no bar to marriage of feeble-minded persons, paupers supported by the State marry and have children. The cost of caring for defectives has grown so that there must be a check to it.

Another reason for supervising marriages in Virginia is to prevent the marriage of persons suffering from transmissible disease, and as a result tuberculosis and other transmissible disease, and as a result tuberculosis and other transmissible disease, and as a result tuberculosis and other transmissible disease, are being spread through marriage.

Dr. Wettenbaker showed that through impure marriages come the Stallings--Berry.

SCARLET FEVER AT ORPHANAGE.

Thirteen Cases Among Children in Asylum at Lynchburg.

[Special to The Times-Dispatch.]

[Special to The Times-Dispatch.

Dr. Wertenbaker was not sure in his niently located bank.

No. 2 mixed.

10 Curry on the colo.

11 Curry on the colo.

12 St. No. 2 mixed.

13 St. No. 2 mixed.

14 St. No. 2 mixed.

15 St. No. 2 mixed.

16 St. No. 2 mixed.

17 St. No. 2 mixed.

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15 St. No. 2 mixed.

16 St. No. 2 mixed.

17 St. No. 2 mixed.

18 St. No. 2 mix

Reads Paper "Should Virginia Have Marriage Law Based on Eugenics?"

MEDICAL SOCIETY MEETING

P. W. Boyd; Eighth, Lewis Holliday; Ninth, W. W. Chaffin, and, Tenth, Robert Glasgow. The afternoon session was filled with technical papers. Three hundred and thirty-nine members have registered, other visitors bringing the attendance up to more than 400. To-night the Lynchburg Medical Society entertained the visiting physicians at a smoker and lunen. ing physicians at a smoker and lunen

Public Health Association.

[Special to The Times-Dispatch.]
Lynchburg, Va., October 23.—The
Virginia Public Health Association in
session here to-day elected officers for
next year as follows: president, Mosby [Special to The Times-Dispatch.]

SCARLET FEVER AT ORPHANAGE.

Stallings...Berry.

[Special to The Times Dispatch.]

Durham, N. C., October 22.—At the home of the bride, on Vickers Avenue, at 19:29 yesterday morning, Miss Mary P. Perry was married to O. H. Stallings, Rev. L. T. Ritidick performing the ceremony. The home was beautifully decorated. Frank Bennett rendered a vocal solo. "Hold Me in Your Arms." Miss Jessle Rigsbee played the wedding march. Little Elsie Home was the ring bearer. Miss Christine Whitaker was the maid of homor, and E. J. Shontz the best man. They went on a bridal tour North.

A safe bank and a most conve-

BroadwayNational Bank

First and Broad Streets.

MONEY IN WHEAT

of wheat. No further risk. A movement of to from price gives you chance to take \$500.00; to \$400.00; Sc. \$300.00, etc. Write for particu-lars. THE CENTRAL STOCK & GRAIN CO., Park Bldg., Cleveland, O.

VER CECEPTER CCCCC The

Number

of this bank's depositors is ample proof of our reliable and satisfactory service.

First National Bank Ninth and Main.

Capital and Surplus, \$3,000,000

INCORPORATED 1832.

Virginia Fire & Marine Insurance Company of Richmond, Virginia

EIGHTY-FIRST ANNUAL STATEMENT. JANUARY 1, 1913.

Reserve for Unearned Premiums......\$683,850.00 Capital\$250,000.00 Net Surplus 620,548.00 Surplus to Policyholders.....870,548.00

WM. H. PALMER, President E. B. ADDISON, V.-Pres. W. H. M'CARTHY, Sec.

Total Assets\$1,641.608.00

It's a Good Thing

TO HAVE A BANK ACCOUNT WITH US

It comes in mighty handy-besides carrying compound interest and enables you to borrow money in times of need. Wont you start to-day and grow with us?

Bank of Commerce and Trusts